The Ledger and the Heart

Born to Love in a World Ruled by Money

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Epigraph

The logic of love is not the logic of money.

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Introduction

Human beings evolved in small communities where people knew one another personally. Life was organized through relationships, reciprocity, and mutual care.

Modern societies are organized differently. They rely on abstraction—money, bureaucracy, and centralized systems—to coordinate the lives of strangers at enormous scales.

These essays explore a simple question: What happens if the logic of love replaces the logic of money as the organizing principle of human life?

These essays also explore a practical question that follows from that one: if love functions best where people can see and know one another, what kinds of social structures allow love to be empowered?

The answers may lie not in larger institutions, but in smaller communities connected through networks of cooperation.

The Ledger and the Heart

To anyone who insists upon strict equality, a question:

In your closest relationships, maybe a marriage, do you divide everything precisely in half?

When the electricity bill arrives, do you calculate who used more? When a meal is shared, do you measure portions consumed? When someone is ill, do you track the hours of care given so restitution can later be rendered?

Do you keep a ledger? If not, why not?

Perhaps because something else governs intimate life. Not strict equality, but a lived sense of fairness shaped by care.

In healthy, close relationships—whether between partners, family members, or longtime companions—equality is rarely exact. One person may earn more money. Another may carry more domestic responsibility. One may be emotionally stronger during a season when the other is fragile. The balance shifts. It breathes. There is give and take.

Something deeper than equality asserts itself — reciprocity rooted in love.

Love doesn't invoice. No one expects payment for sitting beside a hospital bed. No one demands compensation for listening to grief, or for rubbing a sore shoulder. The act itself is fulfillment. The well-being of the other is tied to one's own.

Equality in the strict mathematical sense becomes unnecessary where devotion exists. Fairness is felt, not calculated.

Some say the economy distributes resources efficiently. The word *economy* itself derives from the Greek word *oikonomos* — the management of a household. A household. Not a nation-state. Not a global market of billions. Not an anonymous network of strangers. The original idea referred to the stewardship of a shared dwelling — people bound together by familiarity and shared responsibility.

Management of a household does not scale cleanly. The unique glue that binds one home together does not automatically bind millions. Each household finds its own balance.

In a household-scale setting, you know who is tired. You know who is grieving. You know who has given more this week and who needs rest. Contribution is contextual, not standardized. Accountability is relational, not bureaucratic.

At that scale, love regulates distribution better than price.

But when we expanded the “management of a household” into empires, nations, and planetary markets, we retained the word while losing the conditions that gave it meaning. It begins to resemble the fallacy of composition — assuming what works in a small, intimate unit will function identically at massive scale.

Money becomes necessary where trust is weak.

It is a tool for strangers — for people who do not know each other, let alone love each other. For people who must trust the currency because there is no relational bond to trust.

Money standardizes value so that people need not know one another personally. It solves a coordination problem in vast, impersonal systems.

But money also changes motive. The question subtly shifts from “What is needed?” to “What do I get out of it?” From “What’s fair?” to “What’s the profit margin?”

Once profit becomes the objective and the measure of success, systems are optimized for money rather than for human well-being. Accumulation replaces belonging as the metric. Contribution is motivated by labor-for-wage instead of participation-in-life. And while the numbers improve and the economy grows, life itself deteriorates.

Fast food isn’t nourishing food, for example. It’s not even good for you. But it’s good for somebody—somebody who values profit more than they value offering nourishing food.

What was once merely a means of exchange has become a powerful master. Now it has great moral import. We decide what to do and even what’s “right” according to financial considerations—whatever makes the most or saves the most money is the “right” thing to do. More broadly, civilized life is now organized around money.

Within a small enough circle — thirty to fifty people, perhaps — the logic can be different. Every face is known. Every contribution visible. Needs are not statistical abstractions but embodied realities. A person who consistently refuses to give cannot hide behind anonymity. Nor can someone quietly suffering remain invisible for long. The reciprocity of love requires give and take — not exclusive giving or exclusive taking.

A wage earner receives compensation, not reciprocity. The work may be completed, but something feels empty. Why? Because compensation is not the same as belonging.

In a small village or tightly knit community, the social fabric itself can perform much of the regulatory function that money performs in large anonymous systems.

It’s observable wherever human beings live close enough to matter to one another — in families, long friendships, intentional communities, small villages. In large cities, many people remain real strangers.

The scale matters. At thirty people, a ledger feels absurd. At thirty million, it feels necessary.

The tragedy may not be that money exists, but that we have mistaken large-scale management for household life. We defend equality in theory while living by grace in practice. The very existence of money may reflect the fact that love cannot be presumed at scale; trust must be transferred to a medium instead.

In more intimate relationships, strict equality would suffocate connection. A relationship reduced to accounting would be cold, transactional, and brittle. It is precisely the refusal to calculate that makes the bond resilient.

Is money a symptom of size — or a substitute for trust? And if we reorganized life into smaller, interdependent households — true economies in the original sense — would the ledger once again yield to relationship?

Where love governs, equality becomes secondary. Where transaction governs, love must compete — or retreat.

Maybe the future of human flourishing does not lie in perfecting equality through ever more precise measurement, but in recovering the conditions under which measurement is no longer central — the conditions human beings evolved to navigate.

Does Love Scale?

Love scales as far as neighbors are recognized.

“Love your neighbor” was never a command to love humanity in the abstract. It begins with the one next to you. The one whose face you know. The one whose suffering you can see.

It starts with the closest neighbor. Then perhaps extends to the more distant neighbor.

In a village, the village has neighboring villages. In a network of villages, there are neighboring networks. Relationship can widen outward — but it widens through contact, through recognition, through lived exchange. Love doesn’t scale through bureaucracy or empire, it scales through proximity.

When people become statistical units rather than known faces, love loses its footing. In anonymous systems, we cannot perceive the neighbor. And so we rely on rules, prices, and enforcement mechanisms instead.

The question, then, isn’t whether or not love can scale. The question is whether our systems preserve enough relational visibility for love to travel outward in widening circles. I’m thinking clearly not.

In small communities, that visibility exists naturally. In larger societies, it must be intentionally structured — through subsidiarity, local autonomy, nested communities, and federated networks. Love doesn’t leap from one to one billion in a single bound. It grows outward. It moves from household to village to neighboring village to networks of villages. It expands like ripples — not like a spreadsheet.

If our systems sever those relational ripples, love appears to fail. But what has failed is not love — it is the architecture that once allowed love to move.

Human communities may be limited in size, but the law of love is not. We can only know a limited number of people closely. Families, bands, and villages have natural limits beyond which personal familiarity fades. Yet the principle “love your neighbor” does not depend on knowing everyone personally. It operates as a rule of conduct.

Each person we encounter becomes, in that moment, a neighbor. In this way love can extend indefinitely even though communities remain human-scale. The circle of close relationships may be small, but the moral law that governs how we treat others can reach as far as humanity itself.

Love spreads through relationship — but its command knows no boundary.

The village is not a romantic fantasy. It’s living at human scale. A village is small enough that people can know one another beyond role. Not perfectly, and not completely, but directly. Reputation becomes memory held in the minds of others rather than numbers stored in distant systems.

At this scale, contribution is visible. The one who repairs tools, the one who grows food, the one who mediates conflict, the one who listens well—all become known for how they participate in the shared life of the community.

Compromised Reality

When faced with a choice that divides a population, conventional wisdom often urges a compromise as the best solution. Half of the population wants one thing, while the other half desires something different. The logic goes that they must forge ahead together, despite their opposing views, fighting all the way to reach some middle ground.

However, in reality, the best solution might not lie anywhere near the two presented options. And even if we focus on the available choices, the optimal answer for everyone might not be a compromise at all—it could be a reconsideration of who "everyone" actually is. Should the identity that binds us together as "everyone" be compromised instead? Is the need to maintain a collective identity more important than what is sacrificed in order to keep it intact?

If both sides of an issue believe their respective courses of action are viable, sustainable, and desirable, why not allow each side to pursue its chosen path? Yes, it might require a division of political units to grant each side the autonomy to live as they wish, without the burden of compromises they would never willingly accept.

Why do we insist that a collective identity is more important than the freedom lost by everyone in order to maintain a compromise for the whole? Why not allow each group to govern itself according to its own values, instead of forcing millions of people to be disappointed by the results of a collective decision? After all, a large minority is still millions of people. Why not let them have their way?

If the entire process is reduced to a partisan exercise, how much voice is truly expressed in any given vote? Are elected representatives merely placeholders, voting along party lines without reflecting the diversity of thought within their constituencies? When your only role is to mark a ballot, it's possible that the governing body is simply too large for your voice to be heard. When your government views you as just a number, guess what? You're a number. Your individual hopes and aspirations are only represented insofar as they conform to one of two dominant sides, expressed through the pull of a lever or by filling in an oval.

So long as your views align with one party or the other, your voice is heard—though, perhaps more accurately, it is simply part of the herd. But if your convictions differ, or if they are unique in some way, your voice is silenced. You are invited only to take a side in a fight that was initiated long ago by people far removed from you, many of whom are now long dead.

What do we learn from a compromise? We never fully experience the results of choosing one path over another. Instead, we settle for weak, half-hearted agreements that fail to satisfy anyone. Were each person free to choose their own way, they would be responsible for the consequences of their actions—both the successes and the

failures. That is true freedom. If the outcome of a decided course of action proves undesirable, the lesson is clear: people have the right to learn from their mistakes. Or not. Moreover, they have the responsibility to do so if they wish to live better lives—or, in some cases, if they want to survive at all.

Every compromise represents a lost opportunity to respect another's right to live as they see fit, to allow others to take responsibility for their choices and learn from the outcomes. Only then can they fully own their successes and failures.

With smaller, autonomous units, evolution—both in the social and cultural sense—has a chance to take a foothold. In these smaller communities, individuals and groups can experiment with different ways of living, governing, and relating to one another. This flexibility allows for organic growth and adaptation, fostering environments where new ideas and solutions can emerge and evolve naturally, without the rigid constraints of a large, centralized system.

The conversation around self-governance, where people are empowered to choose their own forms of governance, has long since disappeared.

Today, freedom is reduced to merely surviving within the confines of a shared economic and political system. It's as though we've smeared a thick layer of Velveeta over the entire country and called it freedom. What's presented as liberty is little more than a processed, artificial version of true freedom—soft, malleable, and devoid of substance.

This system doesn't nourish the individual; it keeps everyone stuck in a homogenized, pre-packaged version of life, where choice and autonomy are diluted into a pale imitation of what freedom should be.

It's not natural for an individual to be pitted against an unnatural world. True communities are formed by individuals who find satisfaction in working together, rather than competing against one another.

If reasonable people disagree, the best answer may not be compromise. Instead, it may be to respectfully, without judgment, accept how others choose to live. Rather than agreeing on some compromised legislation that leaves everyone dissatisfied and denies the opportunity to learn from the consequences of their own choices, we should allow people to live according to their values and learn from their own paths.

Revolution from Beside

I once heard a history teacher describe episodes of political upheaval as generally classified into one of two categories: revolutions from above and revolutions from below.

A revolution from above occurs when the top echelons of government are eliminated and supplanted by the conquering force. Revolutions from above tend to be relatively short, with limited violence and minimal disruption to the daily lives of the governed. It seems Russia's war in Ukraine is a botched attempt at a revolution from above.

A revolution from below, on the other hand, happens when the governed rise to topple the government, replacing it with a new regime. Revolutions from below are often long, grueling, and bloody. Think of civil wars, where the only common goal of the revolutionaries might be to topple the existing government, leaving splintered groups vying for control of the vacated system.

But what about a revolution from beside? From beside, the revolutionaries' objective isn't to topple or replace the existing government, but to co-exist with it. Should the revolutionaries seek to topple the government and replace it with another, they would be making the same mistake as the current concentrated powers that be.

Any form of government that usurps a community's right to self-govern is an unacceptable form of government. People need to be self-determining—a self-determination that is lost under systems of concentrated power. The revolutionaries would seek to establish local autonomy.

The revolutionaries would seek the natural meaning, enjoyment, and satisfaction of living as they see fit, according to their own rules, while abiding by the demands of the community—without being subjected to the controls of state authority and the economic necessities of the "real" world. The way to defuse the ticking bomb is to diffuse its concentrated power, adhering to an understanding that love is the law, relying on a warm inner principle instead of the cold external forces of law and commerce.

If such communities were to emerge, they would not need to remain isolated. Villages could cooperate with neighboring villages, forming networks of mutual aid and shared knowledge. Coordination would not require centralized authority; it could arise through voluntary connection among communities that share common values.

The Affinity Network

In a world increasingly shaped by uncertainty and disconnection, The Affinity Network envisions a bold, transformative way of living—a network of autonomous yet interconnected communities rooted in love, cooperation, and self-sufficiency. By

breaking away from the constraints of centralized systems and unsustainable practices, this network offers a blueprint for resilience, harmony, and shared prosperity.

As the wealthy devise escape plans to assure their survival after the “event,” this plan for The Affinity Network would be for ordinary people. But it might not merely be an escape plan—it could be a blueprint for a better future.

The Vision: A Return to Community

The Affinity Network proposes a shift from fragmented, competitive societies to smaller, cooperative communities that prioritize human connection and ecological sustainability. Each community within the network would operate largely independently, focusing on localized food production, renewable energy, and shared resources. Yet, these communities would remain interconnected, forming a broader network that ensures mutual aid and collective resilience.

Participation in such communities must remain voluntary. No one should be compelled to remain where they no longer belong. Just as people may join a community because they resonate with its way of life, they must remain free to leave it.

Freedom of movement protects both the individual and the community. A person who finds that a community’s values no longer fit their own should be able to seek another place to live. Likewise, a community should remain free to maintain the norms that sustain its shared life. The network would contain many communities with different cultures, practices, and interpretations of what a good life looks like.

This vision draws inspiration from ancient human societies, where cooperation and shared purpose were the cornerstones of survival. It reimagines these principles for the modern age, leveraging technology and innovative practices to create thriving, off-grid communities that nurture both individuals and the environment—and each other.

The Village as Human Scale

Human beings evolved in communities small enough that people could know one another directly. In such settings, reputation emerges from lived experience rather than abstract metrics.
Accountability is immediate. If someone harms another, the harm remains visible within shared space. If someone contributes, that contribution is known. If someone struggles, their struggle is not hidden.

This visibility changes behavior. Large systems rely on anonymity and enforcement. Villages rely on relationship and memory.

The Foundation: Love as a Guiding Principle

At the heart of The Affinity Network lies a profound belief: that love—for one another, for the planet, and for future generations—can be the guiding force in building a better world. This isn't love in a sentimental sense, but as a practical, actionable commitment to the well-being of all. It manifests in how communities organize themselves, care for their members, and interact with the natural world.

The network's ethos challenges the prevailing narrative of individualism and competition, replacing it with cooperation, empathy, and shared responsibility. Rather than continuing the folly of concentrated power in our governing systems—political, economic, social, and religious —love would be trusted to provide whatever order is needed in communities composed of people who know and rely upon each other for their mutual satisfaction in life.

The questions of what a community values aren't answered by anyone outside of the community. How a community orders itself isn't determined by people outside of it. Love is relied upon to provide whatever order the rest of the world imposes through oppressive, hierarchical systems of concentrated power.

Can you imagine living in a community consisting of, or at least including, the people you love most in life, people who might be scattered across the country, earning a living wherever the market located them? Could we be missing the point of life while busy earning a living?

By fostering a culture of mutual respect and support, The Affinity Network aims to create spaces where everyone feels valued and empowered. Distant leaders wouldn't be elected for representation to the government. Instead, local leaders would be recognized simply as those who come up with good ideas that improve the quality of life for the community.

The Structure: Autonomous but Interconnected

Each community within The Affinity Network would be designed to largely meet its own basic needs, including food, water, shelter, and energy. This self-reliance is achieved through practices like permaculture, renewable energy systems, and community-based decision-making. By reducing dependence on external systems, these communities can weather disruptions while minimizing their ecological footprint.

While autonomy is key, interconnection is equally important. Communities within the network would share knowledge, resources, and support. If one community faces a shortfall or crisis, others can step in to help. This collaborative approach ensures that no community is isolated or vulnerable.

Communities are not infallible. A village could become unjust, exclusionary, or harmful. This is one reason interconnection matters.

Affinity networks allow communities to cooperate voluntarily, but they also create relational accountability beyond the village itself. A community that persistently violates shared ethical commitments could find itself isolated within the network. The possibility of withdrawal—both by individuals and by neighboring communities—creates a form of social feedback without requiring centralized authority.

Over Time

The deepest changes such communities would produce would not appear immediately. They would unfold across generations.

Children raised in environments where contribution is relational rather than transactional may learn belonging differently. When food is grown locally, when elders remain integrated in daily life, and when survival depends on cooperation rather than competition, different habits of mind emerge.

Cooperation Through Affinity

Affinity networks form when communities cooperate voluntarily around shared values and mutual benefit. Authority remains local. Each village governs itself while participating in shared projects through agreement rather than command.

Cooperation flows horizontally rather than vertically. Instead of one large system managing millions, many smaller systems collaborate. Decision-making remains close to those affected by it.

Although this initial network of communities would be self-sufficient, as more communities join, additional networks could develop. Rather than being as exclusively interdependent as the original network, these expanding networks might develop alliances for trade and defense beyond the initial scope.

Trade between communities would remain possible and likely common. Surpluses could be exchanged between villages and across networks. Unlike global markets driven primarily by profit, such exchange would occur between communities that know something about one another’s circumstances and values.

Money might still exist as a tool for exchange between communities, but it would no longer determine survival within them. Local life would be governed primarily by reciprocity, while trade would function as a supplement rather than the foundation of daily existence.

In small communities, accountability becomes relational rather than bureaucratic. Harm does not disappear into abstraction. When someone mistreats another person, the effects are visible to those who live together.

Resolution would likely begin with conversation, mediation, and the expectations of the community itself. In most human societies, reputation has always played a powerful role in shaping behavior. When people know they must continue living among those they affect, the incentives for cooperation are very different from those found in anonymous systems.

The Blueprint: How It Could Work

- Localized Food Production: Communities would prioritize growing their own food using sustainable methods like permaculture, vertical farming, and regenerative agriculture. Excess produce could be shared within the network (or donated for disaster relief).

- Renewable Energy: Solar, wind, and other renewable energy sources would power each community, making them energy-independent and environmentally friendly. Another source of energy: arm power—human-powered tools and machines.

- Shared Resources: Tools, equipment, and skills would be pooled to reduce waste and promote efficiency. This also fosters a sense of shared purpose and interdependence.

- Education and Knowledge Sharing: Each community would contribute to a collective knowledge base, offering workshops, training, and resources to other network members. Communities might establish academies dedicated to local studies or specialized areas of knowledge shared within the network.

- Governance: Decision-making would be localized, with each community adopting governance structures that suit its needs. At the network level, representatives could collaborate on shared goals and challenges.

- Health and Well-being: Communities would prioritize holistic health practices, mental wellness, and preventative care. Network connections could provide access to specialized medical expertise and resources. Natural living could enhance the quality of life while healing those who struggle with mental distress or physical ailments.

- Defense: Were these communities established centuries ago, their mutual defense would be formidable by now. Sophisticated defense alliances between networks and communities might exist. Maybe like existing international defense alliances on a smaller scale. As it is, the network might need to remain a protectorate at first, or, if seceding from the union, it could be recognized as a “nation” of autonomous communities joining powerful existing trade alliances.

Incidentally, the idea of a “nation” composed of small, autonomous communities unconfined within defined national borders is not new to North America. Before

colonialism, such communities were called “tribes.” Some tribes had even smaller units called “bands.” These were natural units of human collection.

Overcoming Challenges

Building The Affinity Network would require overcoming significant challenges, from acquiring land to navigating regulatory hurdles. Funding is a major consideration, as establishing even a single community requires substantial resources. However, these obstacles are not insurmountable. Crowdfunding, grants, and innovative financing models could help secure the necessary funding. Additionally, those already aligned with the network’s values might pool resources to bring the vision to life.

Cultural resistance is another challenge. Many people are deeply ingrained in the systems and norms of mainstream society. To address this, The Affinity Network would focus on outreach and education, showcasing the benefits of its model through pilot communities and success stories.

The ideas described here aren’t intended to prescribe how any community must live. In fact, the opposite is true. A healthy network would contain communities with different cultures, traditions, and interpretations of what constitutes a good life.

The point is not to impose a single model, but to create space where communities can experiment with ways of living that align with their own values. What works in one place may not work in another. Diversity of approach is not a weakness—it is part of how societies learn.

Funding the Dream

While the practicalities of funding remain a challenge, hope springs eternal. One hypothetical solution is to tie the vision to something as unpredictable and unlikely as winning a huge lottery. This idea, while whimsical, underscores the need for bold and creative thinking when it comes to resourcing such a transformative project. Left pinned to hopes of a lottery win, the idea isn’t likely to get off the ground. But notice that with money in hand, no one would need to plead with, convince, or prove anything to get it started—they could make it a reality in short order.

Maybe a billionaire with an escape plan might recognize that if this movement gained traction, it might be a way to avoid the “event” altogether. Or perhaps artists who became wealthy and famous extolling the power of love could support this revolution, ultimately enabling people to put love where their money is.

More realistically, the network’s funding could come from a combination of individual contributions, crowdfunding, community investment, or support from like-minded organizations. The dream of The Affinity Network may begin with hope, but it will be realized through collective action and determination.

If the word “realistic” seems altogether foreign in this context, consider the realism of the mess our current systems produce. If the notion of a revolution from beside seems idealistic, consider the idealism of expecting the systems of today to somehow produce different results than they do. More than idealistic, this seems akin to Einsteinian insanity—doing the same thing over and over while expecting better results.

The Affinity Network is an invitation calling on those who already understand the power of love and cooperation to come together and build a better future. It’s for those who believe that another way of living is not only possible but necessary. It’s not for those, at first, who need to be persuaded by sophisticated, convincing arguments. It’s for those with faith in the power of love.

By creating a network of self-sufficient, interconnected communities, we can step away from systems that divide and exploit us. We can build a world where everyone has a place, where resources are shared, and where love and care guide our actions. Satisfaction in life is a common goal we seek for ourselves and our community; fairness is important, and favors are real currency. In this way, too, we can leave a better place for those to come. That might just be the most important thing we can do in life.

A Note on Scale and Skepticism

Some will undoubtably object that small communities cannot support modern populations or complex societies. Yet much of today’s urban concentration arises from economic necessity rather than preference.

If survival were not tied so tightly to centralized employment systems, population distribution might gradually shift toward smaller communities again.

Born To Love in a World Ruled by Money

When adults explain the world to children, they like to think they're passing on wisdom. But often, they're really teaching them how to survive inside dysfunctional systems. In effect, they're explaining how something that doesn't work is supposed to work. We describe the rules of money, school, work, law, and success as if they're facts of nature, rather than things invented by people who came before us. To a child, this sounds like truth. But to an adult who has lived under these systems and seen their results, it can feel like these explanations should come with a warning—less a lesson in how the world is, and more a cautionary tale about what not to repeat.

Most of what we call "how the world works" is really just how a collection of broken systems happens to operate. We confuse endurance with legitimacy. *"It's been this way for hundreds of years…"*—as if longevity matters more than the damage that has accumulated and become normalized over time. We mistake what's familiar for what's right. And so, generation after generation, we pass along the same instructions for navigating a dysfunctional world that leaves so many people tired, anxious, isolated, broken, and grieving something they can't quite name.

Many people feel like they're always behind—always scrambling, always trying to keep up with something that never quite slows down. They worry about money, about time, about the future. They feel lonely even when surrounded by people. There's a quiet grief or disconnection they can't quite name—a sense that life is supposed to feel richer, warmer, more human than it does.

Human beings aren't interchangeable parts. Each person is unique, by design. No two living things—including human beings—have experienced the world in exactly the same way. It's almost as if life delights in diversity.

Because of that, the way life moves through you is not the way it moves through anyone else who has ever lived. The way you feel joy, connection, curiosity, or love is singular. You are not a replaceable unit. You are a distinct expression of life itself.

You, my friend, are precious.

And yet the modern world treats people as though they were interchangeable units: workers, consumers, data points, competitors, voters—numbers in a calculation. There's a particular cruelty in how this world treats those who don't fit—the ones who are less interchangeable than others. If you aren't motivated by its rewards, or if your gifts don't translate into its categories, the system doesn't understand you. And neither do those who pride themselves on conformity and reap its rewards. They misread you. They label you lazy, "mentally ill," unrealistic, or "wasting your life," and then the world moves to punish you for it.

A system can waste a person's gifts simply by refusing to see what it can't process. A person can disappear inside the abstractions of the so-called "real world." We weren't born to spend our days proving our worth or competing with one another to earn a living on the open market. We were born to be faces of love—to know one another, to care for one another, and to contribute in ways that matter to the people around us.

Many of us still feel this, even if we can't quite explain it. We feel it in moments of kindness. We feel it when someone listens without judgment. We feel it when we belong—when we help, when we're needed, when we're known. Those moments feel real. By contrast, many of our contributions to the "real world" often feel like a forced performance.

Somewhere along the way, we were taught to follow the leader—and to value money, even to measure success by it. We were taught to organize our lives around earning, spending, and competing, and to make ourselves "naturally" fit into a world built on rules we didn't choose.

And where does the leader always seem to be headed? Toward "success," of course, which usually means "more money."

Sometimes a useful tool or construct turns into a worldview. Take this line of thinking: "There is no scientific evidence for *x*, therefore *x* is not the case." When science becomes the only way truth is allowed to exist—the sole filter for what counts as real—we call that scientism. At that point, it begins to function more like a belief system or a religion than as a method of inquiry. When money becomes the only thing that matters, we call that economism. In either case, something narrow is asked to explain the whole of reality. The universe gets reduced to whatever can be seen through a single lens.

The same thing has happened with our institutions. Systems were built to help us coordinate care, justice, protection, and survival. Over time, though, they began to decide what counts as real and to shape our values accordingly. If something can't be measured, filed, priced, or processed, it's invisible to the system.

As a result, some very basic and important aspects of life are systematically unseen and treated as individual, personal matters. To be seen by the system at all—to register as more than a blip—many people must band together around a cause that may be the only thing they share. Their collective identity becomes an abstraction of who they are as individuals.

That way of seeing the world is what I call *systemism*. It's a world of abstraction. For example, despite what we're often told, there's more to life than money. Money isn't life. It isn't love. It isn't meaning. It's an abstraction—a symbol we invented and then placed above ourselves. It has become the center of our existence, and we now organize our days, our relationships, and our futures around it. And it leaves us hungry. The abstraction may fill our plate, but it doesn't nourish us.

When I use the word *abstraction*, I mean the process by which living people and real relationships are reduced into forms a system can handle—numbers, prices, categories, files. Human beings themselves are reduced to common denominators so they can be sorted, compared, and processed by these systems.

Money is an abstraction. So are job titles, credit scores, legal categories, and economic statistics. They represent real things as seen through the lens of our systems, but they aren't the things themselves.

Before money, exchange required relationship. You knew who grew your food, who made your clothes, who needed help. After money, you see a price, swipe a card, and never meet the person who bore the cost. The relationship disappears, replaced by a number.

Someone once said, "Only after the land is poisoned and the rivers run dry will we realize that we cannot eat money."

I was reminded of that during an argument about how thoroughly plastic should be rinsed before recycling. Given that most plastic is never recycled anyway, I asked a simple question: is the clean water used to rinse the plastic worth more than whatever material might be recovered?

The response I received was telling: "You're right—more money is being wasted than what's saved by recycling." That answer revealed how deeply abstraction has taken hold. The question was never about money. It was about water—a natural, finite substance that sustains life on Earth.

But abstraction converts living reality into numbers. Once that happens, the wrong things start to matter. We begin asking whether the dollars add up, rather than whether the world is being preserved. That's what it means to let symbols outrank life.

"Real world" abstraction changes human relationships, too. Responsibility becomes something that can be delayed or denied once numbers and contracts stand in for human connection and understanding. People become "labor." Forests become "resources." Deaths become "acceptable losses." Suffering is reduced to collateral damage, secondary to keeping the machine running. A price can be put on all of it. Money is a tool, but no tool is neutral. Every tool serves someone and something. In practice, money has been shaped to allow those who control land, labor, and resources to command them at a distance, without relationship, accountability, or care.

When Jesus Christ warned his followers that one cannot serve two masters, he was naming this same reality. We become instruments of whatever we serve. We either serve love, or we serve money—but never both at once. So when and where, in a world organized around money, is love supposed to live?

Money doesn't ask whether something is just, kind, or sustainable. It only asks whether a bill can be paid and whether an investment will return more. In that sense, it's been optimized not for human flourishing, but for extraction and control.

Fairness and rightness aren't fixed ideas; they depend on perspective. In systems organized around profit, fairness is defined by rules, contracts, and outcomes. In systems grounded in love, fairness is defined by human impact and consent. A love that includes future generations would naturally limit how willing we are to enjoy comforts that come at their expense.

Conflict doesn't arise because people disagree about morality so much as because they are serving different masters while using the same moral language. That's why a world governed by money feels so different from a world governed by love. Our current systems rely on cold, mechanical institutions to control the many for the benefit of a few, using rewards and punishments made of laws and money. Our collective success, by contrast, depends on cultivating a warm inner principle—one that is trusted and honored to create order from within, an order that could lead to peace.

When we teach children the value of a dollar, we are teaching them how to orient themselves toward money—shaping early ideas about who, or what, they are expected to serve, and where they are taught to place their faith. Ultimately, the value of a dollar is a matter of belief; it has no roots in natural science. It certainly isn't a unit of love. But when we teach a child to share, that lesson contradicts how a money-centered world actually works. As a rule, people don't share—they own. From an early age, we ask children to hold these two moral grammars at the same time, and then we act surprised when adulthood feels conflicted and hollow. If we want a different world, we need to take seriously the lessons we pass on.

Somewhere in the Christian scriptures, we're told that "God is love." If that's taken seriously—and literally—then God isn't distant. God isn't confined to buildings, books, or institutions, and God isn't located somewhere in the clouds. God is present wherever love is present—inside human beings themselves. Proving that God exists, then, amounts to proving that love exists.

That means the will of God isn't something handed down from above or dictated by religious authorities. It's something we listen for within. When we act with love, our hands become God's hands.

No two people live the same life. Love, like life itself, moves through each of us differently, shaped by our histories, our sensitivities, and our gifts. That uniqueness isn't a flaw—it's how love takes many forms. We weren't meant to play follow the leader. We were meant to be guided by the love that lives within us. Doing what love asks of us is doing God's will.

A society built on this understanding wouldn't require obedience to external authority so much as attentiveness to an inner one. When people are taught to distrust their own

capacity to love, they become easy to govern. When they are taught to listen to it, they become harder to rule—but more capable of living together.

A system that doesn't allow people to live from the love in their own hearts isn't neutral. It's oppressive. The cause of so many problems in the world seems also to be a source of increasingly common mental anguish and distress: we operate according to, and depend upon, systems that belie our loving nature.

In this universe, love can't exist without life to carry it. Maybe the purpose of life itself is to provide the vessel in which love can exist. If life is the carrier of love, the systems that undermine life and individual expressions of love—politically, economically, religiously, psychologically, or socially—also undermine the home where love lives. Money may organize these systems, but love is what naturally organizes life. It's what life is for.

If you already sense that something is wrong, the question isn't whether you feel it. The question is whether you're ready to trust what you feel. It may be the God within you, trying to get out.

The World That Was Built Instead

No one sat down and designed a world meant to feel this empty. When money was first used as a medium of exchange, lofty ideas about the "efficient allocation of resources" weren't its purpose. And despite what some economists might tell us, they still aren't. The systems we live inside—our economies, our governments, our institutions—were built slowly, piece by piece, to solve practical problems. How do we coordinate large groups of people? How do we trade across distance? How do we prevent chaos? How do we keep things running?

But in solving those problems, something else was displaced: relationship.
Where people once depended on one another directly, they came to depend on systems instead. Where trust and a sense of fairness once governed exchange, money took over. Where community once provided security, law and bureaucracy stepped in. The warmth of human connection was replaced with the cold efficiency of abstraction. All of it was done in the name of order and fairness—from a narrow, controlling perspective.

Over time, the world became easier to manage, and harder to live in.
Money allowed people to trade without knowing each other. Law allowed people to interact without trusting each other. Markets allowed resources to move without anyone having to care who was hurt along the way. These were powerful tools shaping the hands that use them.

Gradually, we forgot that these systems were meant to serve us. We began to serve them instead. We depend on them, even though they don't care about us.
We started measuring success in numbers instead of well-being. We began organizing life around profit rather than care. We built hierarchies that separated decision-makers

from the consequences of their decisions. And as everything became abstracted, the damage grew harder to see.

People adapted. They learned to compete on this playing field. They learned to look out for themselves. They learned to ignore what didn't directly affect them. And then we told ourselves this was human nature. But maybe not.
Instead, maybe it's common human behavior under specific conditions—conditions created by systems that reward self-interest and punish reliance on one another. We've been trained into a world where survival is something you earn on the market, rather than something you earn in nature or something you owe to one another. That training runs deep.

It teaches you to monetize your time, to justify your existence through productivity, to treat needing others as weakness, and to make room for love only after everything else is done. No wonder people feel exhausted.

We're trying to live like machines in a world that still runs on human hearts.
These systems didn't rise from love; they rose from its absence. They were built to impose order where love once lived. And systems that no longer serve love will always produce alienation, no matter how advanced they become.

How We Got Here (A Brief History of a Loveless System)

I should say up front that I'm not a professional historian—not even an accomplished amateur. I'm not writing from an academic perch. I'm writing as someone trying to make sense of the world we've inherited, and of the strange, often cruel logic that seems to govern it. What follows is simply how I understand the rise of capitalism, based on what I've read, what I've seen, and what makes sense when you look at how people actually lived before money took over.

We're often told that capitalism is just "human nature"—that people have always been competitive, self-interested, and driven to accumulate. But that story doesn't survive even a casual look at human history.

Human beings have been on this planet for more than 300,000 years. For most of that time, we lived in small bands and villages organized around kinship, reciprocity, gift-giving, and mutual obligation. People shared food. They cared for one another's children. They relied on each other not because a market demanded it, but because life required it. Survival was communal. Value was relational.

Markets and trade did exist. People have always exchanged goods. But exchange didn't govern life. It happened on the margins of subsistence, not at its center.
Capitalism is something very different. It's a system built on three specific features: private ownership of productive resources, wage labor, and production for profit. In a capitalist society, most people don't grow their own food or make what they need. Instead, they sell their time and labor to someone else in order to survive. And the goal

of production isn't to meet human needs, but to generate profit that can be reinvested to produce still more profit.

That system didn't emerge naturally or gently. It had to be built—and it was built by dismantling older, naturally evolving ways of living.

In England, much of the land ordinary people depended on for generations was once held in common. Villagers grazed animals, gathered wood, and grew food on shared land. They weren't wealthy, but they weren't dependent on wages either. Money wasn't the most important thing in their world.

Beginning in the late Middle Ages and continuing over centuries, those commons were enclosed—turned into private property by law. People were evicted from land their families had lived on for generations. At the same time, new laws made it illegal to be idle or homeless. If you had no land and no master, you could be arrested.
In other words, people weren't gently invited into wage labor. They were pushed into it by force. They became "free" in only one sense: free of any way to live except by selling their labor to someone else.

This same pattern later played out on a global scale through colonialism. European powers seized land, enslaved or coerced millions of people, and extracted enormous wealth in the form of raw materials and forced labor. This was the engine driving capitalism, not just a side story. The wealth produced by stolen land and coerced work flowed into European banks, merchants, and financial systems. It paid for ships, factories, and machines. It built the global trade networks that capitalism still relies on today.

All of this unfolded under the protection of law and state power. The right of ordinary people to simply live on the land and care for themselves and their communities was steadily stripped away.

By the time industrial capitalism took hold in England, a vast class of people had been created who owned nothing but their labor. With no land and no alternatives, they had little choice but to work for wages. And because they had no leverage, those wages could be driven down. People crowded into factories, mines, and slums. Their health declined. Their lives grew shorter and harder. Profits, meanwhile, soared.

From there, the system spread across the world—not because it was good or just, but because it was powerful. Wherever it went, local ways of living were disrupted or destroyed. People were pulled into dependence on markets. Survival became something you had to earn on the open market.

This is the world we now take for granted. And when we're presented with alternatives, it's often this world that many rush to defend. Yet when you strip this history down to its moral core, it can be understood through a single, haunting image: the first time land was sold.

Imagine it—two people standing on a piece of land. One says, “This land is mine,” and the other agrees to buy it with money. They negotiate. They settle on a price for something no human being created, something no one can replace, something on which all life depends. In that moment, the priceless was reduced to a number.
It’s tempting to think that if only people at the time had laughed— as we would today if someone tried to sell us the Golden Gate Bridge—this story might have unfolded differently.

Nothing about that exchange could ever really be fair. Even if both parties consented, something was taken—not from each other, but from everyone else, including every generation yet to come. The shared right to belong to the Earth was transformed into the right to exclude others from it.

From that single act flows much of what we now accept as normal: rent, eviction, homelessness, landlessness, and the idea that you must earn the right to exist somewhere. Once the Earth itself could be bought and sold, life became conditional.
So when people say that competition, selfishness, and profit-seeking are simply human nature, I can’t help but think they’re confusing a system with a species. What we see around us isn’t humanity in its natural state. It’s humanity living under rules that reward self-interest and punish care—rules established long ago by people whose choices are still celebrated, even though they led us here.

We weren’t born to worship money. We were born to belong—to the Earth and to one another. What we call “normal” today isn’t our natural state. It’s an adaptation to dysfunctional systems that no longer recognize us as whole human beings.

The Abstraction Trap

Abstraction can be thought of as a kind of extraction. It pulls out the parts of reality a system knows how to see, and leaves behind everything that doesn’t fit its lens.
Once you see it this way, a familiar pattern shows up:

First, a system takes what it can recognize. It focuses on whatever can be measured, categorized, priced, or managed according to its own lens and rules.

Second, that partial picture starts to stand in for the whole. What began as a limited representation slowly gets treated as the thing itself.

Third, everything that wasn’t captured though the lens—context, relationships, meaning, inner experience—gets omitted. To the system, it’s invisible and irrelevant.

Fourth, decisions get made based on the abstraction rather than the living reality it came from.

Finally, harm shows up in what was left out. In managing the abstraction, collateral damage arises in the parts that were ignored, displaced, or deemed irrelevant.

That's how systems can run smoothly while harming the people and relationships they are meant to serve. The abstraction moves easily through the system. The consequences stay local, personal, and largely unseen.

Systemic Abstraction

Every large, centralized government makes the same promise: *we serve the people*. But no large system ever actually meets one.

A state that governs millions can't truly hear any of them. It can't see their faces, feel their grief, or know their names. It can only process representations—records, numbers, files, categories, probabilities. What registers with the system isn't a human being, but a compressed symbol of one. Each person is treated by the system at hand according to some label meant to represent them. This is systemism in action: a world where what can be processed replaces what can be felt. Abstractions overtake reality.

Every system recognizes a person only through the information its framework knows how to extract. To a political system, you're a voter with interests. To an economy, you're a consumer with preferences. To a bureaucracy, you're a case of some kind.

Much of what these systems call your "interests" or "preferences" isn't who you are—it's what the system can make use of. To the degree the abstraction does represent you, it reduces you to whatever registers with the system. Everything it can't process—conscience, tenderness, grief, devotion, the shape of your gifts—gets pushed aside. And what's pushed aside is often what matters most.

It's a failure of scale. Scale demands simplification. To govern a vast population, people have to be made legible. And legibility means reducing lives into things that can be counted, sorted, and compared. A person becomes a case. The case becomes a metric. The metric becomes a policy input.

By the time a decision is made, individual human beings have vanished. Governments operate on abstractions instead of relationships. They're designed to manage masses, not to know real people.

When human beings are reduced to paperwork or abstract labels, when suffering is translated into numbers, and when decisions are justified by policy rather than conscience, ordinary people can participate in terrible things while feeling blameless. They weren't trying to harm anyone. They were just following the leader and doing what the system required. That's how large institutions produce cruelty without needing cruelty in the people inside them.

To the system, a mother isn't a mother, she's a dependency ratio. A worker isn't a worker, she's a labor unit. A child isn't a child, she's a cost center and a future revenue stream. The system can't know who you are, because knowing requires relationship. And intimate, unique relationships of give and take don't scale.
So power drifts upward, away from lived life and toward those who are fluent in abstraction: bureaucrats, economists, lawyers, technocrats, lobbyists. They don't run the system because they're wiser or more humane. They run it because they're good at operating in abstraction and because they believe they know what's best for "everyone."

Meanwhile, the people beneath it feel that something's unfair and wrong, even if they can't quite name it. They sense that no one is listening and that the rules don't fit their lives.

Again, this is a problem of scale, not necessarily a problem with democracy itself. Human beings evolved to live in groups small enough that everyone could be seen, heard, and known. Reputation came from behavior and contribution. Need was visible and accountability was personal.

When society outgrows that scale, we've lost the ability to be known. History suggests something else is lost as well—the ability to feel morally implicated in what one's system is doing. Many people are reduced to bystanders, going along with things as they are, following orders handed down.

The more a system claims to serve humanity, the less human it becomes. Abstraction will never satisfy the human heart the way relationship does. That might just be the important part. When system structure allows abstraction to replace relationship, even good people, acting in good faith, can find themselves participating in things future generations will struggle to understand.

To them, going along with "the way things are" may feel akin to "just following orders." Human beings evolved in relationship. We survived not because we were the strongest or fastest, but because we learned how to cooperate—to read one another, share risk, care for the vulnerable, and build trust over time. Responsibility was once local, visible, and unavoidable. When someone was harmed, everyone saw it. When someone was hungry, it was known. When someone took too much, the cost was felt.

Modern systems are built to function without any of that. Money, law, bureaucracy, and markets are forms of abstraction. They allow people to coordinate action without knowing one another, to meet needs without relationship, and to resolve conflict without understanding. This is often hailed as progress. Abstraction enables scale. It increases efficiency. It reduces friction. But it also removes the moral work that human interaction once required.

Money is the clearest example. It's often described as a neutral tool—a medium of exchange that makes cooperation among strangers possible. But cooperation and coordination aren't the same thing. Cooperation requires mutual concern and some

sense of fairness. Coordination just needs compliance. Money excels at the latter. It allows labor and resources to move without trust, care, or moral judgment between the people involved.

In a trade, two people have to decide what's fair between them. Fairness is contextual. It depends on need, circumstance, and relationship. It requires seeing the other person as more than a price point. In a purchase, that work disappears. Price becomes the only signal. Once payment is made, obligation ends. Trading binds people together; purchasing separates them.

Before land was ever sold, it was taken—seized by force, claimed through violence, and defended by those willing to kill for it. The later invention of buying and selling land didn't undo that history. It made it respectable. Gentrified. Theft became transaction. What had been taken from humanity as a whole was now "owned," and that ownership could be passed down, leased, and enforced. The market didn't create property. It gentrified conquest.

Once land could be bought and sold, exclusion became legal. People were no longer driven off by soldiers; they were priced out. What had once been a crime became a contract. And the world learned to call it normal.

By reducing value to a single abstract unit, money makes exchange possible without respect, let alone love. It allows people to get what they need—or want—without any responsibility for how it was produced or what harm may have occurred along the way. Distance becomes a moral buffer. Suffering isn't seen unless it make the news. Accountability dissolves the moment the transaction clears.

Over time, abstraction doesn't just change what we do—it changes how we see the world. Fairness comes to mean equal price rather than equitable outcome. Justice is procedural rather than relational. Responsibility is reduced to legal or economic conformity rather than a moral question. What can't be measured or monetized begins to feel unimportant or even unreal.

Once food, shelter, healthcare, and rest become things you have to buy, participation in the system is no longer optional. And without a place to be (and land to work), one is forced to sell their labor for money, so they can purchase what they need or want from others who are also worshipping the money god. People adapt and compete under these conditions. They learn to look out for themselves, because the system punishes those who don't. And then, after having forced this behavior for thousands of years, we observe it today and call it "human nature."

What we're seeing isn't humanity as it naturally is, but humanity shaped by the conditions it's trapped inside. We're studying people in cages and calling the cages their habitat. We aren't our natural selves.

If we believe humans are naturally selfish, greedy, and predatory, then systems built on domination start to look inevitable and realistic rather than pathological and problematic. Lovelessness gets reframed as wisdom. Care is dismissed as naïveté. Any attempt to organize life around cooperation is labeled utopian.

Abstraction also changes how power works. When decision-makers are insulated from the consequences and those affected by their decisions, harm becomes manageable. It can be rationalized, delayed, or ignored. Systems can run smoothly while the people inside them are being systemically damaged.

Systems built on abstraction train people to look away. They reward those who can compartmentalize, who can benefit without fully registering the cost imposed on others and the natural world. To feel too much interferes with success.

Abstraction reshapes what success feels like. Victory no longer means collective flourishing. It means personal advantage. A society organized around this logic will always insist it's simply describing human nature. In reality, it's describing the kind of person its systems need in order to keep functioning.

We were born to be faces of love. We were taught—and forced—to worship money instead.

Trading, Purchasing, and Merchant Morality

Before money became the organizing principle of life, exchange was relational. People traded within webs of familiarity and obligation. When two people exchanged goods or labor, they weren't just negotiating a price—they were negotiating a relationship.

Fairness meant more than equivalence. It meant not taking advantage, not causing unnecessary harm, and not undermining the community that made future exchange possible. If one "profited" from the trade—got more in return than what was invested—then the trade wasn't fair.

Money changed that. By turning value into a single, interchangeable unit, money made exchange possible without relationship. It allowed people to transact without knowing, trusting, or caring about one another. This was celebrated as progress. Strangers could buy and sell. Markets could grow. Goods and labor could move across distance. Once the value of money is accepted, people behave predictably.

But something important was lost. It's worth remembering that long before money existed, people traded across vast distances through networks of trust, gift, and reciprocity. Indigenous societies in the Americas did this for generations. Exchange didn't require abstraction. It required relationship, respect, and mutual understanding. When exchange becomes purchase, the moral dimension fades. A buyer no longer asks whether a trade is fair in human terms; they ask whether the price is fair. A seller no

longer considers the well-being of the person on the other side, they focus on profit. Responsibility ends when money changes hands.

This is the birth of what I call *merchant morality*. Under merchant morality, fairness means price. Justice means legal conformity. Success means profit. Any harm that happens beyond the transaction becomes someone else's problem. And whatever can't be priced becomes invisible or treated as worthless.

This way of thinking didn't arise because humans are naturally selfish and greedy. It arose because large-scale trade created a problem that relationship alone could no longer solve: uncertainty. Once exchange crossed oceans and continents, no one could see the people affected by their decisions. Having the money to afford something meant deserving it. Abstraction made suffering easy to ignore.

Institutions were built to manage this problem—not for human beings, but for capital. If the systems governing life today were meant to serve humanity, they're failing miserably. They succeed at what they are optimized for: concentrating power and wealth for a few while others are left in varying degrees of oppression.

The Dutch East India Company is often cited as one of the first modern corporations. It allowed investors to pool risk across many voyages, so the loss of a ship wouldn't ruin them. This was celebrated as innovation. Risk was diversified and profit was protected. But the human cost remained. When ships sank, people drowned. When colonies were seized, people were displaced or killed. When plantations were built, people were enslaved. From the perspective of capital, these were acceptable consequences—collateral damage in pursuit of return. Today, we call this "efficient allocation of resources." The real question is: efficient for whom?

Once profit becomes the guiding metric, human life turns into a variable in a calculation. If losses can be spread widely enough, no single death seems important enough to upset the system. Tragedy gets absorbed, and the market moves on.
That logic never went away. What makes it especially corrosive is that it allows people to profit from labor they didn't perform, from resources they didn't steward, from communities they don't belong to, and from harms they never even witness.

The merchant who sells a product didn't grow it, mine it, harvest it, or build it. The investor who profits didn't risk their body, their health, or their community. Yet both are rewarded precisely because they stand at a distance from the work and its consequences. They assume abstract risk. Not one of them comes home after work bloodied, bruised, or physically spent. Their wealth grows not through participation, but through ownership.

This is extraction. Value is pulled out of places and people and turned into money that flows elsewhere: to the "owners." Local communities are left with depleted soil, broken bodies, polluted water, and fragile economies, while distant owners accumulate wealth.

The system calls this efficiency. Again, efficient for whom? In human terms, it's dispossession.

And because money replaces personal relationships, this devastation rarely feels like personal wrongdoing. It feels like success.

That's why purchasing isn't morally neutral. When you buy something, you're not just acquiring a product. You're participating in a chain of decisions that stretches far beyond what you can see. But money shields you from responsibility. Once you've paid, the system tells you you've done your part. Whatever happened to make that product available is no longer your concern. The harm has been priced out of sight.

If consumers had to pay the full cost of a plastic bottle—the extraction, the pollution, the waste, the future cleanup—could anyone afford one at all?

Money makes destruction look cheap. Trading binds people together. Purchasing "frees" them from responsibility to one another. But freedom from responsibility isn't the same as freedom.

In a world governed by merchant morality, life is measured by its contribution to profit. People become inputs. Time becomes inventory. Communities become markets. Nature becomes merely a resource. When something is no longer profitable, it's disposable. This is how profit comes to outrank life—not through cruelty, but through accounting. The question isn't whether markets are efficient. It's what they're efficient at. A system exquisitely efficient at turning life into money will destroy whatever it touches, no matter how many comforts it produces along the way.

How many lives are shortened each day—slowly or suddenly—in service to the money god? How many hours of human life are offered up so abstract numbers can grow? We call this normal. But normal isn't the same as natural. And it isn't automatically good—or right.

Winning, Losing, and the Death of Empathy

When people imagine a world organized around small, autonomous communities, one objection almost always comes up: *How would you stop invasion? Who would keep others from taking what they want?*

"It's human nature," they say. What they're really seeing is how people behave under sustained pressure from human-designed systems—not who we naturally are.
For most of recorded history, people have lived inside systems that reward—and often When life is organized around scarcity and competition, selfishness becomes adaptive. Much of this scarcity is not natural, but manufactured—created by systems that restrict access to land, housing, food, and security in order to enforce participation and obedience. Houses sit empty as people live under bridges.

Why? Because the systemic abstractions purportedly serving humanity are more important than human life; scarcity manufactured by the real estate market is a reality denying people a place to be. But it's efficient from the loveless perspective of the market. Maybe even fair.

Meanwhile, empathy, generosity, loyalty, and care are just as natural to human beings as fear and greed. They simply haven't been cultivated by the systems that dominate our lives. Instead of being trained to care for one another, we've been trained to compete on the open market. Instead of being encouraged to build trust, we've been taught to worship money.

When competition to earn money becomes the norm, the best parts of human nature get crowded out. Emotional numbness becomes a skill. The ability to ignore the suffering of others becomes a valued ingredient for success. Over time, people mistake these adaptations for truth and conclude that humanity is violent, predatory, and incapable of cooperation. But what they're seeing isn't humanity at its natural core. Instead, they're observing humanity under unnatural, artifactual pressure.

This is why appeals to empathy so often fail in systems producing winners and losers. It isn't that empathy disappears; it's that sustained empathy becomes incompatible with continued winning. To fully feel the exhaustion, insecurity, or humiliation imposed on others would make victory hard to tolerate.

Winning and empathy pull in opposite directions. The more a person's identity becomes tied to being a winner, the harder it becomes to care about those left behind and those under foot—because their loss is the condition of one's gain.

Jesus was a Great Thinker

Jesus Christ didn't found a religion. He taught a way of living. If going to church, singing hymns, or reciting creeds were the proper—or even an acceptable—way to worship, it's hard to imagine he wouldn't have said so. When asked how to live, his answer was simple and direct: love your neighbor as you love yourself.

Not only does this answer demand allegiance to love, it also suggests how love scales naturally. It might begin with immediate neighbors—next door neighbors. And then to neighbors in your neighborhood. But for a moment, think in terms of villages made up of 30 to 50 people to start. These might be closer to the conditions that our brains evolved under, the natural world they adapted to perform in. The villagers might behave like a family of interdependent individuals cooperating to thrive in the natural world. They might value a loving sense of fairness.

Now imagine a network of interdependent villages comprising a dozen villages. In this network, suppose each village is largely self-sufficient. Together, perhaps they are entirely self-sufficient. The love of neighbors scales as neighboring villages are also

recognized as neighbors. Should this network connect with neighboring or interrelated networks, again love scales as connection and relationship scale.

Adhering to the edict “Love your neighbor,” villages might grow to hundreds or thousands of people sharing the same values and ways of life, while new villages might form to accommodate the diversity of human understanding. Networks of villages living in love might eventually span the globe. Love doesn’t scale with empire, but it scales.
I went to church every Sunday growing up, against my will, until I left home at eighteen. I’m not religious. Still, I’ve come to see that a few extraordinary insights are preserved in the Bible, many of them attributed to Jesus. I reject the religion built around him, and for a time nearly discarded the whole Bible. But there are a few precious babies in that bathwater. I held on to those. They hold wisdom.

But I don’t honor these teachings as doctrine. I take them seriously as philosophy. I value Jesus not as an object of worship, but as a thinker who understood something essential about human life.

His message wasn’t abstract theology. It was concrete, disruptive, and immediately practical: love one another—forgive, share, don’t hoard, don’t dominate, and don’t place wealth at the center of life. That philosophy of love is a way of living for those who want peace. His idea was a way of organizing human relationships here and now—rooted in faith in love.

That way of life was—and still is—deeply incompatible with a society organized around money, the value of which is also accepted on faith. It’s a sacrament of the religion we call *economics*.

A community built on love, mutual care, and shared responsibility doesn’t need many of the structures money demands. It doesn’t require hierarchy, coercive scarcity, or people being ranked by worth. It can’t be easily taxed, commodified, or ruled at a distance.
The early Jesus movement was small, intimate, and relational. People gathered in homes. They shared food. They cared for one another. They practiced an ethic of radical generosity and inclusion. It wasn’t scalable. It couldn’t be efficiently administered. And it couldn’t be easily controlled.

As the movement spread, this became a problem. Large institutions don’t run on love. They run on rules, hierarchy, doctrine, and enforcement. And, of course, money. For Christianity to grow, it had to be transformed from a way of life into a belief system. Relationship gave way to membership. Obedience to love was replaced with obedience to authority—not necessarily out of malice, but out of structural necessity.

A faith that demanded people give up wealth, power, and hierarchy couldn’t comfortably coexist with empire. Not only is the logic of money not the logic the love, the two are incompatible competing forces vying for allegiance. But Christianity was reshaped to make that coexistence possible. Its most important teachings were softened,

spiritualized, or postponed to the afterlife. The “kingdom of God” became something you waited for, rather than something you lived.

Once faith was centered on belief rather than on how we live together, it could fit inside almost any economic system. You could serve money all week and worship God on Sunday. You could accumulate wealth and still feel righteous. You could exploit others while believing you make a living “helping” them.

The most grounding teachings of Jesus—the ones about wealth, power, and mutual responsibility—were no longer central. They became symbolic and inspirational.
A faith centered on love would force uncomfortable questions: Who is suffering so I can prosper? Who is being excluded or oppressed so I can feel secure? What does it mean to love my neighbor when my way of life depends on their hardship?

A faith centered on belief doesn’t require that. Once salvation is separated from how we live together, everything becomes easier to justify. The poor become unfortunate rather than oppressed. The wealthy become blessed rather than implicated. Inequality feels natural. Markets start to look moral.

What would happen if Christians actually lived the love they pray for? Our systems wouldn’t survive it. What we call Christianity today isn’t what Jesus taught. It’s what a money-centered world needed religion to become.

Ritual, doctrine, and hierarchy allow people to feel faithful without becoming dangerous to the systems that rule them. Church becomes a place where love is talked about and prayed for rather than practiced and lived. Worship becomes performance. Morality becomes private. And a world organized around profit remains unchallenged.

Christianity was gradually reshaped to survive in a world governed by money. What survived isn’t what Jesus promised; it will never deliver anything resembling the peace that promise envisioned.

Paul and the Birth of Christian Authority

If Jesus taught a way of living, Paul taught a way of believing. Paul was a powerful driver in the development of the religion of Christianity. He made the religion more about worshipping Jesus and God in church than following Jesus’ way of living and realizing God’s plan for peace.

Jesus spoke about love, humility, giving, forgiveness, and how people should treat one another. He didn’t create a system or institution of doctrine. He didn’t claim authority over anyone’s conscience or thoughts. He invited people to live differently.

Paul changed that. Although Paul never met the living Jesus, his authority came from a private visionary experience on the road to Damascus. From that experience, he

derived not only faith, but leadership. He didn't simply join a movement; he became one of its chief architects. And what he built was a structure of belief.

The resurrection became the cornerstone. By making belief in a risen Christ the central requirement of faith, Paul created something new: a theological gate. To belong, one had to assent to a specific supernatural claim. To disagree was no longer simply to interpret Jesus differently—it was to be wrong. This was revolutionary.

A way of life can be lived in many forms, but a doctrine cannot. Once belief becomes the test of faith, authority becomes necessary to define what is to be believed. Someone must decide what counts as truth. Someone must guard it and enforce it. That's how a hierarchy is born. Someone needs to ascend to being the leader.

Paul's theology made possible a religion that could scale. Communities no longer needed to know each other deeply. They needed only to share the same creed. Moral transformation could be replaced with doctrinal conformity. This solved a problem for empire.

A movement built on shared life and love is difficult to institutionalize. A religion centered on belief and doctrine is easier to administer and coordinate at large scale. It can be administered. It can be standardized. It can be aligned with power. But love itself offers control, too. We obey the cold, hard machinery of laws and economic necessity, but control could come from obeying a warm inner principle. Sure, there are laws against killing your neighbor, but does one who loves his neighbor need the law to refrain from killing his neighbor?

Nearly everything now treated as essential to "being Christian" arose not from Jesus, but from centuries of institutional layering—shaped by hierarchy, institutional ambition, and a desire to exercise authority over others. What began as a way of life was turned into a system of compliance, complete with robes, ranks, and rituals. And leaders through whom love needs to be defined and mediated.

Love can't be administered. But religion can.

The resurrection was not just a miracle story. It was a credential. It legitimized Paul's authority. And it made disagreement dangerous. To question doctrine became a threat not just to theology, but to salvation itself.

This is how faith became something to defend rather than something to live. Paul insisted belief in the resurrection was foundational to the religion and what it meant to be a Christian. Honestly, I wonder if Paul had an epiphany on the road to Damascus, relating it as a religious experience. Prior to that day, as the story goes, he was called Saul and he sought to control those identifying as Christians by persecuting them. Whether intentional or not, this shift helped transform a way of life into an institution. Once belief became the central requirement, authority naturally followed. Leaders were

needed to define doctrine, guard it, and enforce it. What began as a relational movement became something that could be administered.

Regardless, once Christianity became organized around belief rather than love, it could coexist with wealth, hierarchy, and coercion. You could hold power and still be holy, accumulate riches and still be righteous, and you could participate in systems of exploitation while also being saved.

Two Masters and the Root of Evil

In the “two masters” teachings attributed to Jesus, wealth appears as a rival master to love (thinking of God as being love). The warning that one can’t serve both God (qua love) and Mammon suggests an either/or proposition: human life must ultimately be directed either toward love and care for others, *or* toward the accumulation of wealth.

Money and love compete for allegiance. Either demands service, and Jesus’ teaching implies that the pursuit of money organizes human life in ways fundamentally opposed to love. Again, the logic of love is not the logic of money.

Yet decades later, Paul casts the problem differently. Paul asserts “the *love* of money is the root of all kinds of evil.” It’s not either/or, as Jesus taught, it’s a matter of degree. A matter of how attached one is to it. Notice Paul locates the “evil” within individuals rather than in the money Jesus warned against.

So a wage laborer may honestly claim not to love money, yet still spend their working life serving it. At work, their time and effort are directed toward generating wealth for those who do. The worker, although laboring for monetary payment, may deny devotion to money while still living under its demands—suggesting that the conflict described by Jesus may lie not in the human heart, but in the structures that organize human labor and purpose.

At the end of a life spent working for money, one might pause and ask what that time was truly given to. Hours, years, even decades may have been directed toward the accumulation of wealth—often not one’s own, but someone else’s. The worker may not have loved money, yet their labor was still organized in service to it.

Imagine instead that those same years had been devoted to work guided by the heart: caring for one’s family, strengthening one’s community, contributing directly to the well-being of those around them. In such a life, the question of security in old age might look different. If a person spent their life caring for their community, would that community not see fit to care for them in return?

Ritual, Guilt, and the Management of Conscience

Jesus had warned against organizing life around money. Paul made it manageable, and in doing so, it seems he upstaged both Jesus and his message.

None of this requires Paul to have been malicious. Self-important, perhaps, and willing to impose his views on the world—but not necessarily malicious. A man with a powerful vision, a strong personality, and a compelling story stepped into a vacuum of leadership, and that history followed the path of least resistance.

Christianity became a religion that could survive in a money-centered world. The cost was its radical, loving heart. Jesus asked people to love. Paul gave them something to believe instead. Belief is much easier to manage than love.

So the teachings of Jesus described a way of life grounded in love of neighbor. Over time, those teachings became embedded within institutions that inevitably adopted the structures of the surrounding world—hierarchy, authority, doctrine, and systems of belief. What began as a relational way of life gradually became a religion administered through institutions.

Once a religion is built on belief rather than practice, something else becomes necessary: enforcement. Not always through violence, but through psychology. This is where ritual, guilt, and shame enter. A way of life rooted in love largely regulates itself. People who care about one another don't need constant surveillance and direction. They notice harm. They repair it. They remain accountable because their relationships matter. But large institutions can't rely on relationship. Instead, they rely on control. Coercion at some level and by many means, including the force of law and the carrots and sticks of financial responsibility and necessity—loveless tools used to rule the masses.

Ritual provides the appearance of moral life without requiring moral change. By attending services, reciting creeds, and performing prescribed rituals, people are given a sense of righteousness that has little to do with how they actually live. The inner work of becoming more loving and caring is replaced by the outward performance of being religious and pious.

Guilt becomes a lever. Salvation is tied to belief rather than behavior, so conscience has to be carefully managed. People are taught that they're inherently sinful, broken, or unworthy, and that only the institution can offer relief. Fear of hell and hope for heaven replace the love of neighbor as the primary motivator. Now *that's* efficient.

Someone who feels morally inadequate is easier to guide, too. Someone who believes they need constant forgiveness is less likely to question authority. Someone who fears eternal punishment will tolerate almost any earthly injustice.

Meanwhile ritual absorbs moral anxiety without changing moral reality. Weekly church attendance becomes a way to reset the ledger without altering behavior. Worship becomes a performance of devotion rather than an expression of love. Isn't gathering at church to sing ancient hymns, recite ancient creeds, and pore over selections of the Bible a perfectly bizarre way for people to show their love *for each other*?

The system becomes self-sealing. People who feel uneasy about inequality, exploitation, or cruelty are told to pray, repent, and wait. Their discomfort and distress is spiritualized. Structural injustice is viewed as personal sin or moral failure rather than shared responsibility or expected results.

A system built on money and hierarchy can't afford a population that truly loves one another. So it offers instead ritual, belief, and guilt. And calls it faith. What's striking is how disconnected these performances and abstractions can be from the things they claim to represent. Love becomes something spoken about, sung about, asserted, or symbolized rather than being something lived between people.

Money is a coordination system for strangers; love is a coordination system for neighbors. In a sense, the use of money between neighbors turns them into strangers. Money short-circuits our natural sensibilities.

Why Reform Always Fails

Every generation tries to fix the system. New laws are passed. New leaders are elected. New movements promise justice, fairness, and progress. Each wave believes it has finally found the right balance between freedom and order, prosperity and care. And each wave, sooner or later, runs into the same wall.

The system doesn't change. Not because people lack good intentions, but because the system itself is built on money, hierarchy, and abstraction. Those foundations can't produce outcomes rooted in love, no matter how many reforms are layered on top in the name of "fairness".

You can't legislate empathy into a market, regulate compassion into an empire, or vote love into or out of existence. Reform only works within the logic of the system it's trying to change. It adjusts incentives, shifts power slightly, and softens outcomes at the margins—but it never touches the deeper assumptions about how life is supposed to be organized.
So those assumptions remain in place: people must compete to survive; wealth is treated as a measure of worth; power must be centralized to maintain order; scarcity must be enforced to keep people compliant. Any reform that leaves these ideas intact will eventually reproduce the same results.

What gets celebrated as progress often looks more like effective containment. Or successful coercion. Reform asks, *How can we make this system less cruel?* Transformation asks, *Why is this the system at all?*

As long as life is mediated by money, people will be forced to serve it. As long as power is concentrated, love will remain secondary, taking a back seat to control and order. As long as relationships are governed by abstraction, relationship and responsibility are both optional. No amount of reform can change that.

The world doesn't need a better version of what already exists. It needs a different foundation. And yet people argue endlessly about who their leaders should be or what the laws should say, without stopping to ask deeper questions: Why this kind of leadership at all? Why this kind of law?

That hundreds of millions of people can't agree on a single policy isn't a failure of the people. The problem is the expectation that they ever could or should. It assumes they ought to conform to a thin, manufactured national identity that was never real to begin with.

Revolution from Beside

Most revolutions fail because they aim in the wrong direction. Some are revolutions from above: one ruling group replaces another. The structure of power stays the same. Only the names change.

Others are revolutions from below: the governed rise up to overthrow those who rule them. These are often long, violent, and chaotic. And even when they succeed, they tend to recreate the same hierarchies they destroyed, because power itself remains concentrated.

Both kinds of revolution fight over who controls the system. Neither asks whether the centralized system of governance should, or needs to, exist at all. Meanwhile, those clamoring for change when faced with its uncertainty suddenly decide the way it is is inevitable and preferable to any alternative. As if the certainty of this dysfunctional mess is preferable to the uncertainty accompanying the possibility of a better way.

A revolution from beside would be different from other revolutions. It wouldn't try to seize the state or replace one hierarchy with another. It would step out of the logic of centralized power entirely and build something that can exist alongside it.

Rather than confronting the system head-on, it would make the current systems of governance less relevant. It would offer an alternative. A revolution from beside would create spaces where people live differently—where survival isn't mediated by money, where care isn't conditional, and where decisions are made locally directly by those affected by them. It builds new ways of meeting human needs so the old ways gradually lose their hold.

This kind of revolution would begin small. And quietly. It doesn't look like a headline grabbing coup. It looks like grass-roots communities forming. It looks like land being

shared. It looks like people feeding one another, housing one another, caring for one another, and learning how to actually self-govern themselves again.

It might look like early Christianity before it became a religion of empire. At a scale where people know each other, at least to start with. Abiding by the law of peace—love your neighbor—love scales when others are treated as neighbors, regardless of how well you know them.

Centralized systems depend on dependency. Autonomous communities break that. When people no longer need money to survive, money loses its power. When people no longer rely on distant authorities, those authorities lose their relevance. When people know and trust those around them, fear loosens its grip.

A revolution from beside doesn't destroy the old world, it outgrows it. The goal isn't to convince everyone. It's to make another way of living visible to those who are looking for it. When people see that it's possible to live with dignity, security, and meaning without being crushed by competition and abstraction, they might begin to ask different questions.

One possible form this revolution from beside could take is what I call the *Affinity Network*. It's not a commune, a retreat, or a utopia. Instead, it's a network of small, autonomous communities—each rooted in love, mutual care, and self-sufficiency—linked together for learning, resilience, and shared support. At this scale, love replaces currency. Or perhaps love *is* the currency.

Each community is designed to meet most of its own needs: food, shelter, energy, care, and meaning. People live among those they know and with whom they share values. Decisions are made by those affected by them. Responsibility becomes visible again.

This arrangement restores what money erased: relationship. Instead of moving where the job market located them, competing for survival in monetary markets, living where they "belong" according to the real estate market, people cooperate, work, and live locally. Instead of sending value away to shareholders, they invest it in their own people and land. Instead of being forced into meaningless work, they contribute in ways that matter to those around them.

No central authority dictates how communities must live. Each one develops its own culture, rules, and rhythms—guided by love from within rather than law imposed from without. Communities remain connected and cooperative, not controlled. When one struggles, others help. When one learns, others benefit.

This creates resilience without hierarchy. Food is grown locally using regenerative methods. Energy comes from renewable sources and from good old fashioned arm power, maybe collective arm power. Skills are shared. Tools are pooled. Care is mutual. The goal isn't isolation, but independence from systems that turn life into profit.

This network is a lifeline for people tired of being worn down by systems that don't care whether they thrive. While the wealthy make private escape plans for when the world that enriched them collapses, this is an escape plan for everyone else. It might be nice to be prepared. And it might be fun, too.

The Affinity Network begins somewhere people decide to live differently. It can start with a single piece of land, a small group of committed people, and one place where love—not money—organizes life. From there, it grows into a network of communities, maybe to networks of networks of autonomous communities standing up for themselves and for each other.

Love or Abstraction

If God is love—whether understood theologically or simply in human terms—then love isn't just a feeling. It's a way of organizing life.

Love requires presence. It requires seeing. It requires responsibility.

It can't be abstract or held at a distance. A population governed by love wouldn't ask, "What will the market return?*"* It would ask, "What does this do to those involved?" or, "What can the natural world afford?" It wouldn't ask, "What can we legally get away with?" It would ask, "What is kind, fair, sustainable, and necessary?"

Abstraction makes it possible to avoid those questions. Love makes them unavoidable. When money, law, and hierarchy become the primary way people relate to one another, the conditions under which they interact and "know" each other, they replace relationship with distance and abstraction. That's what abstraction does. It replaces a face with a number. A story with a statistic. A human being with a category.

That's why modern systems can be so deeply destructive while still regarding themselves as being moral. But no society built this way can remain humane. We've allowed symbols to replace relationships. We've let abstractions govern what only love can.

Human beings can't be organized like spreadsheets without being diminished. Communities can't be governed from a distance without becoming cookie-cutter. Life can't be turned into profit without being consumed.

Will we continue to live under systems that turn people into numbers and precious time into someone else's inventory? Or will we return to being human with one another? The future won't be decided by markets, algorithms, or machines. It will be decided by whether we elect love as our governing principle. Future generations will live with the consequences of that decision.

Author's note: This chapbook is published under the name T. Dan Poulter Heaps in honor of my family names. Before his adoption, my paternal grandfather's family name was Heaps. He once expressed regret to me that his name had been taken from him. Poulter is my maternal family name. My mother, an only child, was the last in her line to carry it.

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